# Case 16-04822 Doc 1 Filed 02/16/16 Entered 02/16/16 12:06:06 Desc Main Document Page 1 of 52 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No
Thompson, Nina P.		Chapter <b>7</b>
	Debtor(s)	•
	VERIFICATION OF CH	REDITOR MATRIX
		Number of Creditors15
The above-named Debtor(s) her Date: February 16, 2016		ors is true and correct to the best of my (our) knowledge.
	Debtor	
	Joint Debtor	

Ad Astra Recovery Serv 7330 W 33rd St N Ste 118 Wichita, KS 67205-9370

Ars 1801 NW 66th Ave Fort Lauderdale, FL 33313-4571

Credit Acceptance 25505 W 12 Mile Rd Ste 3000 Southfield, MI 48034-8331

Credit Acceptance PO Box 513 Southfield, MI 48037-0513

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007-1912

Eleanor McCammon c/o Ronald Babb 12757 Western Ave # 207 Blue Island, IL 60406-2157

Gateway Financial c/o Walinski and Trunket 25 E Washington St Ste 221 Chicago, IL 60602-1708 Great Lakes Cr Un Bldg 290 Great Lakes, IL 60088

I C System Inc PO Box 64378 Saint Paul, MN 55164-0378

McSi Inc PO Box 327 Palos Heights, IL 60463-0327

MED1 02 Midwest Emergency Associates 800 Biesterfield Rd Elk Grove Village, IL 60007-3361

Mujtaba Sherwani 1620 Clyde Dr Naperville, IL 60565-2304

Stellar Recovery Inc 1327 US Highway 2 W Kalispell, MT 59901-3413

U S Dept of Ed/Gsl/Atl PO Box 4222 Iowa City, IA 52244-4222 US Dept Ed PO Box 1030 Coraopolis, PA 15108-6030  $_{B201B\;(Form\;2018)}Case_{2/19}6\text{-}04822$ 

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Desc Main

### Document Page 5 of 52 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:		Case No.
Thompson, Nina P.		Chapter 7
CERTIFICATION OF NOTIC UNDER § 342(b) OF TE		
Certificate of [Non-Attorney]	Bankruptcy Petition	Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certif	y that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
x		(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or	
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as requir	ed by § 342(b) of the Bankruptcy Code.
Thompson, Nina P.	X	2/16/2016
Printed Name(s) of Debtor(s)	X Signature of Debtor	Date
Case No. (if known)	X	
, , ,	Signature of Joint Do	ebtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Fill in this informat	tion to identify your	case:		
Debtor 1	Nina P. Thompso	on		
Dahtano	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankr	ruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS, EASTERN DIVISION	
	,			
Case number				☐ Check if this is an
(				amended filing
Official Forn	n 108			
		n for Indiv	viduals Filing Under Chapte	or 7
Statement	or intentio	n for man	viduals Filing Under Chapte	<b>2</b> 12/15
If you are an individ	lual filing under chap	oter 7 vou must fill	out this form if:	
	laims secured by you		out this form it.	
_	personal property a		at expired.	
You must file this fo	orm with the court wi	ithin 30 days after y	ou file your bankruptcy petition or by the date set for	
whichever	r is earlier, unless th	e court extends the	time for cause. You must also send copies to the co	reditors and lessors you list on
If two married peop and date t		in a joint case, boti	h are equally responsible for supplying correct infor	mation. Both debtors must sign
Do so somulate and	l accurate ac maccibl	. If mare once in	needed attach a consists shoot to this form. On the	ton of any additional name
	r name and case nun		needed, attach a separate sheet to this form. On the	top of any additional pages,
Part 1: List Your	Creditors Who Have	Secured Claims		
		rt 1 of Schedule D:	Creditors Who Have Claims Secured by Property (C	Official Form 106D), fill in the
information below Identify the credit	w. tor and the property t	hat is collateral	What do you intend to do with the property that	Did you claim the property
			secures a debt?	as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	L No
			☐ Retain the property and enter into a <i>Reaffirmation</i>	Yes
Description of			Agreement.	
property			☐ Retain the property and [explain]:	
securing debt:			-	_
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	
<b>.</b>			☐ Retain the property and enter into a <i>Reaffirmation</i>	☐ Yes
Description of			Agreement.	
property			Retain the property and [explain]:	
securing debt:				_
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	
			☐ Retain the property and enter into a <i>Reaffirmation</i>	Yes
Description of			Agreement.	
property			Retain the property and [explain]:	
securing debt:				

Official Form 108

Creditor's

☐ Surrender the property.

☐ No

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Debtor 1	Thompson, Nina P.	Case number (if known)	
name:  Descrip property securing	1	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes
or any un	ation below. Do not list real estate leases. Ur	ted in Schedule G: Executory Contracts and Unexpired Lexpired leases are leases that are still in effect; the lease trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe y	your unexpired personal property leases		Will the lease be assumed?
Lessor's na	ame: Barbara Williams		■ No
Property:	n of leased Residential Lease Sign Below		☐ Yes
Jnder penoroperty the	alty of perjury, I declare that I have indicated hat is subject to an unexpired lease.  a P. Thompson	M my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention about any property of my estate that security and my intention and my int	res a debt and any personal
Signa	ature of Debtor 1		

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yo	urself	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name t your government picture identificat example, your dri	First name	First name
	license or passp		Middle name
	Bring your picture identification to y with the trustee.	Our meeting Thompson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names		
	Include your mai maiden names.	ried or	
3.	Only the last 4 or your Social Seconumber or fede Individual Taxp Identification no (ITIN)	urity ral xxx-xx-4012 ayer	

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Debtor 1 Thompson, Nina P.

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)
5.	Where you live	3112 Emery Ln	If Debtor 2 lives at a different address:
		Robbins, IL 60472-2202  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Debtor 1 Thompson, Nina P.

Par	Tell the Court About	our Ban	kruptcy Cas	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7							
	choosing to file under								
		☐ Cha	pter 11						
		☐ Cha	pter 12						
		☐ Cha	pter 13						
8.	How you will pay the fee	— a If	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money of If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
				the fee in installmenstallments (Official F		, sign and attach the Application	n for Individuals to Pay The		
		_ ı	request tha	t my fee be waived (	You may request this option	only if you are filing for Chapter e is less than 150% of the offic			
		y	our family siz	ze and you are unable	to pay the fee in installments	). If you choose this option, you			
		to	o Have the C	Chapter 7 Filing Fee W	/aived (Official Form 103B) a	and file it with your petition.			
9.	Have you filed for bankruptcy within the last	□ No.							
	8 years?	■ Yes.							
			District	Northern Distric	ct of When	Case number	13 B 04796		
			District	11111013	When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases	■ No							
	pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to y	ou		
			District		When	Case number, if	known		
			Debtor			Relationship to y	ou		
			District		When	Case number, if	known		
11.	Do you rent your	□ No.	Go to li	ine 12.					
	residence?	Yes.	Has yo	ur landlord obtained a	n eviction judgment against y	ou and do you want to stay in y	our residence?		
		■ res.		No. Go to line 12.	, 5	,,			
			_		atement About an Eviction Ju	udgment Against You (Form 10	1A) and file it with this		

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Deb	tor 1 <b>Tho</b> r	npson, Nina F	) <sub>.</sub>		Document Pa	ge 11 of 52 Case numb	per (if known)	
						-		
Part	Report	About Any Bus	sinesses Yo	ou Own	as a Sole Proprietor			
12.	Are you a s of any full- business?	ole proprietor or part-time	■ No.	Go to	Part 4.			
			☐ Yes.	Name	and location of business			
	A sole propr							
	individual, a separate leg	u operate as an nd is not a al entity such as n, partnership,		Name	of business, if any			_
	sole propriet	nore than one orship, use a eet and attach it		Numb	er, Street, City, State & ZIP Cod	Э		
	to this petition			Chec	the appropriate box to describe	your business:		
					Health Care Business (as defin	ed in 11 U.S.C. § 101(27A))		
					Single Asset Real Estate (as de	fined in 11 U.S.C. § 101(51B))	)	
					Stockbroker (as defined in 11 U	.S.C. § 101(53A))		
					Commodity Broker (as defined	n 11 U.S.C. § 101(6))		
					None of the above			
13.	Are you filin Chapter 11 Bankruptcy you a small debtor?	of the Code and are	deadlines.	If you in cash-flo	er Chapter 11, the court must kno dicate that you are a small busine w statement, and federal income	ss debtor, you must attach you	r most recent balance sheet, sta	atement of
	For a definiti		■ No.	I am r	ot filing under Chapter 11.			
	business de U.S.C. § 10°		□ No.	I am f Code	ling under Chapter 11, but I am	NOT a small business debtor a	according to the definition in the	e Bankruptcy
			☐ Yes.	I am f	ling under Chapter 11 and I am	a small business debtor accord	ding to the definition in the Ban	kruptcy Code.
Part	4: Report	if You Own or	Have Any H	lazardo	us Property or Any Property Th	nat Needs Immediate Attentio	on	
14.		or have any	■ No.					
		ose a threat of	☐ Yes.					

imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Thompson, Nina P.

Part 5: Explain Your Efforts to Receive a Briefi

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

☐ Active duty. I

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Thompson, Nina I	Р.	Document	Case numbe	er (if known)				
Par	6: Answer These Question	ons for Repo	rting Purposes						
16.	What kind of debts do you have?			sumer debts? Consumer debts are defin al, family, or household purpose."	ed in 11 U.S.C.§ 101(8) as "incurred by an				
			No. Go to line 16b.						
			Yes. Go to line 17.						
			<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			No. Go to line 16c.						
			Yes. Go to line 17.						
		16c. Si	ate the type of debts you owe	that are not consumer debts or business of	debts				
17.	Are you filing under Chapter 7?	□ No. I a	am not filing under Chapter 7	. Go to line 18.					
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		No						
			l Yes						
18.	How many Creditors do	<b>■</b> 1-49		□ 1,000-5,000	□ 25,001-50,000				
	you estimate that you owe?	□ 50-99		5001-10,000	<b>5</b> 0,001-100,000				
		□ 100-199 □ 200-999		□ 10,001-25,000	☐ More than100,000				
19.	How much do you estimate your assets to	<b>■</b> \$0 - \$50,		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	be worth?	□ \$50,001 □ \$100,001		☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
		☐ \$100,001 ☐ \$500,001		□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
20.	How much do you estimate your liabilities to	<b>=</b> \$0 - \$50,		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	be?	□ \$50,001 □ \$100,001		☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
Par	7: Sign Below								
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.							
				am aware that I may proceed, if eligible, ble under each chapter, and I choose to pr	under Chapter 7, 11,12, or 13 of title 11, United occeed under Chapter 7.				
			represents me and I did not and read the notice required		attorney to help me fill out this document, I				
		I request rel	request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
				ncealing property, or obtaining money or primprisonment for up to 20 years, or both.	roperty by fraud in connection with a bankruptcy 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		Nina P. Th Signature of		Signature of Debto	r 2				
		Executed on	February 16, 2016	Executed on					
			MM / DD / YYYY		I / DD / YYYY				

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Document Debtor 1 Thompson, Nina P.

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	February 16, 2016	
Signature of Attorney for Debtor	<del></del>	MM / DD / YYYY	
Thomas Drexler			
Printed name			
Law Office of Thomas W. Drexler			
Firm name			
221 N La Salle St Ste 1600			
Chicago, IL 60601-1431			
Number, Street, City, State & ZIP Code			
Contact phone	Email address	td@drexlaw.com	
03121682			
Bar number & State			

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		Document	Page 15 of 52		
Fill in this	information to identify your	case and this filing:			
Debtor 1	Nina P. Thomps	aon			
Dobtor 1	First Name	Middle Name	Last Name	<del></del> }	
Debtor 2					
(Spouse, if filin	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS, EASTERN DIVISIO	N	
Case numb	nor.				☐ Check if this is an
Case Hullib			_		☐ Check if this is an amended filing
					3
Ott: -: - I	E 400 \ /D				
Official	Form 106A/B				
Sched	dule A/B: Pro <sub>l</sub>	perty			12/15
		be items. List an asset only once. If			
		ate as possible. If two married peop n a separate sheet to this form. On tl			
Answer every		ra doparato diloct to tino formi on a	to top of any additional page	o, write your name and out	o nambor (ii kilowi).
Part 1: Des	scribe Each Residence. Buildin	g, Land, or Other Real Estate You O	wn or Have an Interest In		
	,	3,			
1. Do you ow	vn or have any legal or equitab	le interest in any residence, building	j, land, or similar property?		
■ No. Go	to Part 2.				
	/here is the property?				
	more to the property.				
Part 2: Des	scribe Your Vehicles				
□ No ■ Yes	ns, trucks, tractors, sport u	tility vehicles, motorcycles			
0.4	· Chevrolet	MI . I	1	Do not deduct secured	claims or exemptions. Put
3.1 Make		Who has an interest in t	ne property? Check one	the amount of any secu	red claims on Schedule D:
Mode Year:		Debtor 1 only ☐ Debtor 2 only			aims Secured by Property.
	oximate mileage:	Debtor 1 and Debtor 2	only	Current value of the entire property?	Current value of the portion you own?
Othe	r information:	☐ At least one of the deb			
	signed with Melvin kerson	Check if this is comr	nunity property	\$10,000.00	\$10,000.00
		ATVs and other recreational vehional watercraft, fishing vessels, sno			
■ No					
☐ Yes					
<b>—</b> 103					
		you own for all of your entries for that number here			\$10,000.00
Part 2	ecribo Vour Paraonal and 11	sohold Itams			
	scribe Your Personal and Hous n or have any legal or equit	senoid items table interest in any of the follow	vina items?		Current value of the
, , , , , , , , , , , , , , , , , , , ,		or the roller	<b>J</b>		portion you own?
					Do not deduct secured claims or exemptions.

Household goods and furnishings
 Examples: Major appliances, furniture, linens, china, kitchenware
 □ No

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Case 16-		oc 1 Filed 02/2 Docume	L6/16 Ente ent Page	red 02/16/16 12:0 16 of 52 	06:06 (if known)	Desc Main
■ Yes.	Describe	Usual com	plement of househo			]	\$750.00
□ No	<i>les:</i> Televisions a	ll phones, came	video, stereo, and digital as, media players, game		uters, printers, scanners; m	usic collec	tions; electronic devices
Example  No □ Yes.  P. Equipm Example  No	collections, r  Describe  ent for sports a	memorabilia, col	lectibles				paseball card collections; other kayaks; carpentry tools; musical
■ No □ Yes.  11. Clothe Exam □ No	ples: Pistols, rifle  Describe	othes, furs, leath	munition, and related eq er coats, designer wear, s plement of woman's	shoes, accessories		]	\$450.00
■ No □ Yes.  13. <b>Non-fa</b> Exam □ No			, , ,	, wedding rings, he	eirloom jewelry, watches, ge	ms, gold, :	silver\$0.00
No Yes.	Give specific inf	ormation of all of your e		ding any entries	ny health aids you did no for pages you have attac		\$1,700.00
			le interest in any of the	following?			Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

				ge 17 of 52	Desc Main
Debto	r1 Thomps	on, Nina P.		Case number (if known)	
	<i>xamples:</i> Money y No	•	, ,	and on hand when you file your petition	
•	Yes			Cash	\$50.00
				it; shares in credit unions, brokerage hous n, list each.	es, and other similar
			Institution name:		
•	Yes		institution name.		
		17.1.	First Midwest	Bank	\$1.00
<i>E</i> : ■ !	<i>xamples:</i> Bond fu	ds, or publicly traded stocks nds, investment accounts with b Institution or issu		et accounts	
jo	int venture	ed stock and interests in inco	porated and unincorporate	ed businesses, including an interest ir	n an LLC, partnership, and
■ I		ic information about them			
Ь	res. Give specifi	Name of entity:		% of ownership:	
N: N: ■ 1	egotiable instrum on-negotiable ins No	corporate bonds and other ne ents include personal checks, ca truments are those you cannot to conformation about them	ashiers' checks, promissory r	notes, and money orders.	
	•	Issuer name:			
	•		, 403(b), thrift savings accor	unts, or other pension or profit-sharing p	lans
•	Yes. List each acc		Institution name:		
		Type of account:		ement through employer (gross llue)	\$1,000.00
Yo E	our share of all ur xamples: Agreem	and prepayments hused deposits you have made s ents with landlords, prepaid ren	o that you may continue serv , public utilities (electric, gas	vice or use from a company s, water), telecommunications companies,	or others
<b>■</b> i	No Yes		Institution name o	or individual:	
23. <b>An</b>	nuities (A contra	act for a periodic payment of mor	ney to you, either for life or for	r a number of years)	
	Yes	Issuer name and description			
	U.S.C. §§ 530(b)	cation IRA, in an account in a (1), 529A(b), and 529(b)(1).	qualified ABLE program, o	or under a qualified state tuition progr	am.
-	Yes	Institution name and descript	ion. Separately file the record	ds of any interests.11 U.S.C. § 521(c):	
25. <b>Tr</b> ı	•	or future interests in property	(other than anything listed	d in line 1), and rights or powers exerc	isable for your benefit
'		ic information about them			

Official Form 106A/B Schedule A/B: Property page 3

Page 18 of 52
Case number (if known) Document Debtor 1 Thompson, Nina P. 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue □ No Yes. Describe each claim....... \$1,200.00 Landlord being sued for return of security deposit 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for \$2,251.00 Part 4. Write that number here.....

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Case 16-04822

Doc 1

Filed 02/16/16

Entered 02/16/16 12:06:06

Desc Main

Deb	tor 1	Case 16-04822 Thompson, Nina P.	Doc 1	Filed 02/16/16 Document	Entered 02 Page 19 of	2/16/16 12:06:06 52 Case number (if known)	Desc Main
37. <b>D</b>	o vou	own or have any legal or equi	itable interest i	n any business-related p			
	-	o to Part 6.		,			
	Yes. (	Go to line 38.					
Part	6: De	escribe Any Farm- and Comm	ercial Fishing-l	Related Property You Ow	n or Have an Interes	t In.	
		you own or have an interest in fa					
46. <b>C</b>	ο νοι	ı own or have any legal or	equitable int	erest in any farm- or c	ommercial fishing	-related property?	
	•	Go to Part 7.				, , , , ,	
	☐ Yes	s. Go to line 47.					
Part	7:	Describe All Property You	Own or Have a	ın Interest in That You Dic	l Not List Above		
_	<i>Exam</i> INo	a have other property of an oles: Season tickets, country Give specific information	y club membe				
54.	Add t	the dollar value of all of yo	our entries fro	om Part 7. Write that nu	ımber here		\$0.00
		_					
Part	8:	List the Totals of Each Part	of this Form				
55.	Part '	1: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$10,000.00		
57.	Part 3	3: Total personal and hous	sehold items,	line 15	\$1,700.00		
58.	Part 4	4: Total financial assets, li	ne 36		\$2,251.00		
59.	Part 5	5: Total business-related p	property, line	45	\$0.00		
60.	Part (	6: Total farm- and fishing-	related prope	erty, line 52	\$0.00		
61.	Part 7	7: Total other property not	t listed, line 5	4 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 through	n 61	\$13,951.00	Copy personal property to	tal \$13,951.00

\$13,951.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

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Fill in this infor	mation to identify your	case:		
Debtor 1	Nina P. Thompso	on		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVIS	SION
Case number				
(if known)				

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Part 1:	Identify the Property You Claim as Exempt
--	---------	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Chevrolet Impala	\$10,000.00	<b>-</b>	735 ILCS 5/12-1001(c)
2010 Line from Schedule A/B: 3.1		■ 100% of fair market value, up to any applicable statutory limit	
Usual complement of household goods	\$750.00		735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1		■ 100% of fair market value, up to any applicable statutory limit	
Television, Cell phone	\$500.00		735 ILCS 5/12-1001(b)
Line from Scriedule A/B. 7.1		■ 100% of fair market value, up to any applicable statutory limit	
Usual complement of woman's	\$450.00		735 ILCS 5/12-1001(a)
clothing Line from Schedule A/B: 11.1		■ 100% of fair market value, up to any applicable statutory limit	
Cash	\$50.00		735 ILCS 5/12-1001(b)
Line from Schedule A/B: 16.1		100% of fair market value, up to any applicable statutory limit	

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Schedule A/B that lists this property		Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.		Specific laws that allow exemption
-	irst Midwest Bank ine from Schedule A/B 17.1	\$1.00			735 ILCS 5/12-1001(b)
L	ine nom schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	ension, retirement through	\$1,000.00			735 ILCS 5/12-1006
	employer (gross estimate of value) Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
	andlord being sued for return of	\$1,200.00			735 ILCS 5/12-1001(b)
security deposit Line from Schedule A/B: 33.1				100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption o Subject to adjustment on 4/01/16 and every 3 y  No  Yes. Did you acquire the property covered  No  Yes	ears after that for case	s filed	,	

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Ous	0 10 0 0 0 2 2	Document	t Page 22	of 52	00.00 D0001	viairi
Fill in this informa	tion to identify you					
Debtor 1	Nina P. Thomps	son				
Debior 1	First Name	Middle Name	Last Name		. }	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
				D11 D11 (10101)		
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS, EASTE	RN DIVISION		
Case number						k if this is an ided filing
Official Form	106D					
		Who Have Claim	ns Secured	by Propert	V	12/15
Be as complete and a	ccurate as possible. I	f two married people are filing to t, number the entries, and attach	gether, both are equa	ally responsible for su	oplying correct informa	
1. Do any creditors ha	ave claims secured by	your property?				
☐ No. Check the	nis box and submit th	is form to the court with your oth	ner schedules. You h	ave nothing else to re	port on this form.	
Yes. Fill in a	II of the information be	elow.				
Part 1: List All	Secured Claims					
for each claim. If mor	e than one creditor has	nore than one secured claim, list the a particular claim, list the other cre- cal order according to the creditor 's	ditors in Part 2. As	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Credit Acce	eptance	Describe the property that secu	ures the claim:	\$10,340.00	\$0.00	\$10,340.00
Creditor's Name				_		
25505 W 12 3000	2 Mile Rd Ste	As of the date you file, the clair	m is: Check all that			
Southfield, 48034-8331		apply.  Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
Who owes the debt	t? Check one.	☐ Disputed  Nature of lien. Check all that ap	vla.			
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (succert loan)		red		
Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien	n, mechanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit	,			
☐ Check if this clair community debt		Other (including a right to offset	et)			
Date debt was incur	red	Last 4 digits of account	number <u>0404</u>			
Add the dollar value	of your entries in Col	umn A on this page. Write that nu	umber here:	\$10,340	0.00	
If this is the last pag Write that number he		e dollar value totals from all page	es.	\$10,340		
				413,313		
		r a Debt That You Already Lis		Land Brands Brand		
trying to collect from than one creditor for	n you for a debt you o r any of the debts that ot fill out or submit th	e notified about your bankruptcy we to someone else, list the cred you listed in Part 1, list the addit is page.	itor in Part 1, and the	n list the collection ag	ency here. Similarly, if	you have more
Credit Acc	<u>-</u>		On which line	in Part 1 did yoເ	enter the credito	r? 2.1
PO Box 51 Southfield	3 , MI 48037-0513		Last 4 digits of	of account number	er 0404	

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O	430 10 0-022	Docu	ment Page 2	3 of 52	Dec	oo ividiii
Fill in this info	rmation to identify your			.3 (11 .12		
Debtor 1	Nina P. Thompso	n .				
Debtor 1	First Name	Middle Name	Last Name		}	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS, EAS	TERN DIVISION		
Case number						
(if known)						check if this is an
					a	mended filing
Official For	m 106E/E					
	E/F: Creditors W	/ha Haya Unc	ocured Claims			12/15
	nd accurate as possible. Us			2	NIDDIODITY -I	
D: Creditors Who the Continuation case number (if k	•	roperty. If more space is ve no information to re	s needed, copy the Part yo	ou need, fill it out, number	the entries in the	boxes on the left. Attach
	All of Your PRIORITY Un					
	itors have priority unsecure	d claims against you?				
No. Go to	Part 2.					
☐ Yes.	411 ()/ NONDOIGNIT					
	All of Your NONPRIORIT					
3. Do any credi	itors have nonpriority unsec	cured claims against yo	u?			
☐ No. You h	nave nothing to report in this p	art. Submit this form to the	ne court with your other sche	edules.		
Yes.						
unsecured cla	ur nonpriority unsecured cl aim, list the creditor separatel ditor holds a particular claim, l	y for each claim. For eacl	n claim listed, identify what t	type of claim it is. Do not list	claims already incl	uded in Part 1. If more
						Total claim
4.1 <b>01 Vill</b>	age of Robbins	Last 4	digits of account number	2577		\$250.00
	rity Creditor's Name	\A(l)	the debt in			· ·
		wnen	vas the debt incurred?			-
	Street City State ZIp Code curred the debt? Check one.	As of the	ne date you file, the claim	is: Check all that apply		
■ Debt	or 1 only	☐ Con	tingent			
☐ Debt	or 2 only		quidated			
☐ Debt	or 1 and Debtor 2 only	☐ Disp				
☐ At lea	ast one of the debtors and and	other Type o	f NONPRIORITY unsecure	d claim:		
☐ Chec	ck if this claim is for a com	munity 🗖 Stud	dent loans			
debt Is the cl	aim subject to offset?		gations arising out of a sepa	aration agreement or divorce	that you did not	
■ No	<b>,</b> <del></del>			ng plans, and other similar de	ebts	
☐ Yes		Oth	er. Specify			

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Page 24 of 52 Case number (f know) Debtor 1 Thompson, Nina P. \$250.00 4.2 Last 4 digits of account number 01 Village of Robbins 2121 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **COMCAST** Last 4 digits of account number 9053 \$440.00 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 COMED Last 4 digits of account number 5001 \$521.00 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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or I Inompson, Nina P.	Case number (it know)	
Eleanor McCammon	Last 4 digits of account number 2320	\$3,585.00
Nonpriority Creditor's Name c/o Ronald Babb 12757 Western Ave # 207	When was the debt incurred?	
Blue Island, IL 60406-2157  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon an that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Gateway Financial	Last 4 digits of account number 4561	\$8,314.00
Nonpriority Creditor's Name c/o Walinski and Trunket 25 E Washington St Ste 221	When was the debt incurred?	<b>40,0</b> 1 1100
Chicago, IL 60602-1708  Number Street City State Zlp Code	As of the date you file the elements. Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
Great Lakes Cr Un	Last 4 digits of account number 0001	\$843.00
Nonpriority Creditor's Name	When was the debt incurred?	
Bldg 290		
Great Lakes, IL 60088	As at the date was tills the electricity (beat all that such	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify	
	· · ·	

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Case number (f know)

Debtor 1 Thompson, Nina P. **MED1 02 Midwest Emergency** 1881 \$605.00 4.8 Last 4 digits of account number **Associates** Nonpriority Creditor's Name When was the debt incurred? 800 Biesterfield Rd Elk Grove Village, IL 60007-3361 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.9 Mujtaba Sherwani Last 4 digits of account number 2375 \$855.00 Nonpriority Creditor's Name When was the debt incurred? 1620 Clyde Dr Naperville, IL 60565-2304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.10 Speedy Cash 125 Last 4 digits of account number 1259 \$761.00 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Thompson, Nina P. \$4,614.00 4.11 **US Dept Ed** Last 4 digits of account number 8352 Nonpriority Creditor's Name When was the debt incurred? PO Box 1030 Coraopolis, PA 15108-6030 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify 4.12 **US Dept Ed** Last 4 digits of account number 3016 \$2,544.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 1030 Coraopolis, PA 15108-6030 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify 4.13 **US Dept Ed** Last 4 digits of account number 3014 \$5,986.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 1030 Coraopolis, PA 15108-6030 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify

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Page 28 of 52 Case number (f know) Document Debtor 1 Thompson, Nina P. 4.14 **WOW HARVEY** \$909.00 Last 4 digits of account number 6417 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Ad Astra Recovery Serv Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7330 W 33rd St N Ste 118 ■ Part 2: Creditors with Nonpriority Unsecured Claims Wichita, KS 67205-9370 Last 4 digits of account number 1259 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Ars Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1801 NW 66th Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Fort Lauderdale, FL 33313-4571 Last 4 digits of account number 1881 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Credit Management Lp Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4200 International Pkwy Part 2: Creditors with Nonpriority Unsecured Claims Carrollton, TX 75007-1912 Last 4 digits of account number 6417 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Gateway Financial** Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number 4561 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? I C System Inc Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 64378 Part 2: Creditors with Nonpriority Unsecured Claims Saint Paul, MN 55164-0378 Last 4 digits of account number 5001 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Mccammon Eleanor** Line **4.5** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address McSi Inc Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Name and Address

**PO Box 327** 

Palos Heights, IL 60463-0327

On which entry in Part 1 or Part 2 did you list the original creditor?

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

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Debtor 1 Thompson, Nina P.		Case number (f know)			
McSi Inc PO Box 327	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims			
Palos Heights, IL 60463-0327	Last 4 digits of account number	2121			
Name and Address	On which entry in Part 1 or Part 2 d	lid you list the original creditor?			
Sherwani Mujtaba A	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 2375			
Name and Address	On which entry in Part 1 or Part 2 d	lid you list the original creditor?			
Stellar Recovery Inc	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
1327 US Highway 2 W		■ Part 2: Creditors with Nonpriority Unsecured Claims			
Kalispell, MT 59901-3413	Last 4 digits of account number	9053			
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?				
U S Dept of Ed/GsI/Atl	Line 4.11 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
PO Box 4222		■ Part 2: Creditors with Nonpriority Unsecured Claims			
Iowa City, IA 52244-4222	Last 4 digits of account number	3014			
Name and Address	On which entry in Part 1 or Part 2 d	lid you list the original creditor?			
U S Dept of Ed/GsI/Atl	Line 4.12 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
PO Box 4222 Iowa City, IA 52244-4222		■ Part 2: Creditors with Nonpriority Unsecured Claims			
IOWA City, IA 32244-4222	Last 4 digits of account number	8352			
Name and Address	On which entry in Part 1 or Part 2 d	lid you list the original creditor?			
U S Dept of Ed/GsI/AtI	Line 4.13 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
PO Box 4222 Iowa City, IA 52244-4222		■ Part 2: Creditors with Nonpriority Unsecured Claims			
10wa Gity, IA 32244-4222	Last 4 digits of account number	3016			

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	13,144.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	17,333.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	30,477.00

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Fill in this infor	mation to identify your	case:			
Debtor 1	Nina P. Thompson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION		
Case number					
(if known)					

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Barbara Williams	Residential Lease

Case 16-04822 Doc 1 Filed 02/16/16 Entered 02/16/16 12:06:06 Desc Main Page 31 of 52 Document Fill in this information to identify your case: Debtor 1 Nina P. Thompson Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Case number (if known) ☐ Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor. ☐ No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Official Form 106H Software Copyright (c) 1996-2016 CIN Group - www.cincompass.com

Column 1: Your codebtor

Dolton, IL 60419-1704

Melvin Dickerson

514 E 144th PI

3.1

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

■ Schedule D, line 2.1

☐ Schedule E/F, line

☐ Schedule G \_\_\_\_ Credit Acceptance

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Fill	in this information to identify your	casa.								
	otor 1 Nina P. The									
	otor 2 ouse, if filing)				-					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS, EAS	ΓERN	_					
	se number nown)		-				nended plement	showing	g postpetition ving date:	chapter 13
-	fficial Form 106I					MM / I	DD/ YY	YY		
S	chedule I: Your Inc	come								12/1
sup <sub>l</sub> spot attac	as complete and accurate as pos plying correct information. If you use. If you are separated and you che a separate sheet to this form.  Describe Employment	are married and not filing ur spouse is not filing wit On the top of any addition	ng jointly, and your sp th you, do not include	ouse is I	iving	y with you, i about your	include spouse	informa If more	ation about y	our eeded,
1.	Fill in your employment information.		Debtor 1			Dek	btor 2 o	r non-fi	ling spouse	
	If you have more than one job,	Employment status	■ Employed				☐ Employed			
	attach a separate page with information about additional employers.	Employment status	☐ Not employed			☐ Not employed				
	Include part-time, seasonal, or	Occupation Employer's name	MV Public Trans	nortati						
	self-employed work.		WIV Fublic Trails	sportation of the sport of the	<u> </u>					
	Occupation may include student homemaker, if it applies.	Or Employer's address	5910 N Central E Dallas, TX 75206							
		How long employed to	here? <u>3 years</u>							
Par	Give Details About Mo	onthly Income								
	mate monthly income as of the case you are separated.	date you file this form. If y	ou have nothing to repo	ort for any	line,	write \$0 in th	he space	e. Includ	e your non-fili	ng spouse
	u or your non-filing spouse have mo		bine the information for	all emplo	yers 1	for that perso	on on the	e lines b	elow. If you n	eed more
					I	For Debtor	1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_	2,861	.86	\$	N/A	_
3.	Estimate and list monthly over	time pay.		3.	+\$ _	0	0.00	+\$	N/A	_
1	Calculate gross Income Add li	ina 2 ± lina 3		4	\$	2 964 9	<u>_</u>	\$	NI/A	1

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Deb	otor 1	Thompson, Nina P.	_	Case	e number (if known)			
					r Debtor 1		ebtor 2 or ling spouse	
	Cop	y line 4 here	4.	\$_	2,861.86	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	498.83	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$-	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$-	0.00	\$	N/A	•
	5d.	Required repayments of retirement fund loans	5d.	\$-	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	•
	5g.	Union dues	5g.	\$	0.00	\$	N/A	•
	5h.	Other deductions. Specify: OASDI-EE	5h.+	\$		+ \$	N/A	•
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<del></del> 6.	\$	676.26	\$	N/A	•
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,185.60	\$	N/A	
8.		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	•
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$_	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$_	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$		2,185.60 + \$		N/A = \$	2,185.60
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						•
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your differences or relatives. Not include any amounts already included in lines 2-10 or amounts that are not avoify:	ependent		•		∍ <i>J</i> . 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain					12. <b>\$</b>	2,185.60 ed
	_		•					income
13.	Do y ■	vou expect an increase or decrease within the year after you file this form.  No.	?					
		Yes. Explain:						

Fill i	in this information to identify your case:				
Debt	Nina P. Thompson			k if this is: An amended filing	
Debt (Spo	tor 2			A supplement show expenses as of the	ing postpetition chapter 13
` `	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL EASTERN DIVISION	LINOIS,	_	MM / DD / YYYY	
1	e number nown)				
	fficial Form 106J				
	chedule J: Your Expenses	ara filing tagathar, bath	ore equally	, roonancible for s	12/1
info (if k					
1.	Is this a joint case?				
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate Househo	oldof Debtor	2.	
2.	Do you have dependents? $\square$ No				
	Do not list Debtor 1 and Debtor 2.  Solution Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the dependents names.	Son		13	□ No ■ Yes
		Daughter		15	□ No ■ Yes
					□ No □ Yes
					□ No
3.	Do your expenses include expenses of people other than yourself and your dependents?   ■ No □ Yes				☐ Yes
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless enses as of a date after the bankruptcy is filed. If this is a suplicable date.				
valu	ude expenses paid for with non-cash government assistance ue of such assistance and have included it on Schedule I: You ical Form 1061.)			Your expo	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgage	4. \$		1,100.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
5.	<ol> <li>Homeowner's association or condominium dues</li> <li>Additional mortgage payments for your residence, such as h</li> </ol>	nome equity loans	4d. \$ 5. \$		0.00

Debtor 1	Thompson, Nina P.	Case num	ber (if known)	
6. <b>Util</b> i	ties:			
6. <b>Gili</b> 6a.	Electricity, heat, natural gas	6a.	\$	0.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	150.00
6d.	Other. Specify:	6d.	\$	0.00
	d and housekeeping supplies	— ou. 7.	\$	
	d and nousekeeping supplies dcare and children's education costs	7. 8.	\$	495.00
				0.00
	hing, laundry, and dry cleaning	9.	\$	70.00
	sonal care products and services	10.	\$	0.00
	lical and dental expenses	11.	\$	35.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	¢	250.00
	not include car payments.		•	
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
	ritable contributions and religious donations	14.	\$	0.00
5. <b>Ins</b> u				
	not include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a.	¢	0.00
		15a. 15b.		0.00
	Health insurance		*	0.00
	Vehicle insurance	15c.	\$	0.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		•	
Spe	•	16.	\$	0.00
	allment or lease payments:	47.	•	
	Car payments for Vehicle 1	17a.	·	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	40	•	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
	er payments you make to support others who do not live with you.		\$	0.00
Spe	·	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sched			0.00
	Mortgages on other property	20a.	·	0.00
	Real estate taxes	20b.		0.00
20c.	1 37	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	\$	0.00
1. <b>Oth</b>	er: Specify: Auto Repair, Maintenance	21.	+\$	65.00
Gro	oming, haircut		+\$	65.00
	care, dog		+\$	85.00
	culate your monthly expenses		<u> </u>	
	Add lines 4 through 21.		\$	2,365.00
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	2,365.00
3 Cal	culate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2 405 60
	, ,		·	2,185.60
23b	Copy your monthly expenses from line 22c above.	23b.	<b>-</b> Ф	2,365.00
230	Subtract your monthly expenses from your monthly income.			
200	The result is your <i>monthly net income</i> .	23c.	\$	-179.40
	The results your monthly not mounts.			
For	you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect your fication to the terms of your mortgage?			e or decrease because of a
	lo.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Nina P. Thompso	on			
	First Name	Middle Name	Last Name	}	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS, EASTERN	DIVISION	
Case number (if known)					☐ Check if this is an amended filing
Official Forr	m 106Dec				
Declarat	tion About a	an Individua	I Debtor's So	chedules	12/15
obtaining money years, or both. 1		connection with a bank			nent, concealing property, or , or imprisonment for up to 20
Sig	II Delow				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out ba	inkruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	lity of perjury, I declare t e true and correct.	that I have read the sum	mary and schedules filed	with this declaration	and
x			X		
	P. Thompson are of Debtor 1		Signature of	Debtor 2	

Date \_\_

Date February 16, 2016

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		Docume	<u>nt Page 37 of 5</u>	52	
Fill in this informa	tion to identify your	case:			
Debtor 1	Nina P. Thompso	on			
	First Name	Middle Name	Last Name	)	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN D	DIVISION	
Case number					☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

-			
Pai	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	13,951.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	13,951.00
Pai	tt 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,340.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	30,477.00
	Your total liabilities	\$	40,817.00
Pai	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	2,185.60
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,365.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your or or the court with your or or the court with your or the court with your or or the court with your or the court with you	ther schedu	es.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.	ersonal, fan	nily, or household

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

court with your other schedules.

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Page 38 of 52 Case number (if known) Debtor 1 Thompson, Nina P.

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8. 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,861.86 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	13,144.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	13,144.00

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Fil	l in this inform	nation to identify you	r case:			
	ebtor 1	Nina P. Thomps				
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	First Name	Middle Name	Last Name		
1 -	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name		
`		nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS, EASTERN DIV	SION	
	illeu States Dai	ikrupicy Court for the.	NORTHERN DISTRICT C	JI ILLINOIS, LASTERN DIV	31014	
	ase number				-	check if this is an mended filing
St Be info	as complete a	of Financial and accurate as possilore space is needed,		e filing together, both are e	ankruptcy qually responsible for supply additional pages, write your i	
_		er every question.				
Pa	rt 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	☐ Married ☐ Not mar	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than w	here you live now?		
	■ No					
	☐ Yes. List	t all of the places you live	ved in the last 3 years. Do not i	nclude where you live now.		
	Debtor 1 Pri	or Address:	Dates Debtor 1 I there	lived Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat					y property state or territory? o, Texas, Washington and Wis	
	■ No					
	_	ke sure you fill out <i>Sch</i>	edule H: Your Codebtors (Offic	cial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota If you are filing  No	I amount of income yo	nployment or from operating u received from all jobs and a nave income that you receive to	Il businesses, including part-		ar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	-	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$5,000.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	r last calendar anuary 1 to De	year: cember 31, 2015 )	■ Wages, commissions, bonuses, tips	\$36,011.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
Offic	cial Form 107		Statement of Financial Affa	airs for Individuals Filing for B	ankruptcy	page

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Page 40 of 52 Document ase number(*if known*) Debtor 1 Thompson, Nina P. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions and Check all that apply. Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$24,171.00 ☐ Wages, commissions, ■ Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions and exclusions) exclusions) For last calendar year: Disability - Son - 2015 \$5,400.00 (January 1 to December 31, 2015) For the calendar year before that: Disability - Son - 2014 \$7,200.00 (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ <sub>No.</sub> Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include

**Dates of payment** 

payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for

paid

Amount you

still owe

Was this payment for ...

**Total amount** 

Creditor's Name and Address

this bankruptcy case.

Case 16-04822 Doc 1 Filed 02/16/16 Entered 02/16/16 12:06:06 Document ase number (if known Debtor 1 Thompson, Nina P Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider Reason for this payment Insider's Name and Address Dates of payment Total amount Amount you Include creditor's name paid still owe Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο

<ul> <li>Yes. Fill in the details.</li> <li>Case title</li> <li>Case number</li> <li>Gateway Fianancial v. Thompson</li> </ul>	Nature of the case  Collection	Court or agency  Circuit Court of Cook	Status of the case  Pending
2009-M1-184561		County 25 E WashingtonSt Ste 221 Chicago, IL 60602-1708	☐ On appeal ☐ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

	INO			
	Yes. Fill in the information below.			
Creditor Name and Address		Describe the Property	Date	Value of the property
		Explain what happened		p. op o. s

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

■ No	
------	--

NI.

Yes. Fill in the details.

**Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
----

☐ Yes

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Case number (if known) Document Debtor 1 Thompson, Nina P.

Pai	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankrupto  ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gifts with a total value of more th	an \$600 per person?					
	Gifts with a total value of more than \$600 person  Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value				
14.		cy, did you give any gifts or contributions with a total	value of more than \$	600 to any charity				
	☐ Yes. Fill in the details for each gift or contrib	oution.						
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value				
Pai	t 6: List Certain Losses							
	how the loss occurred Inc	escribe any insurance coverage for the loss clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
	t 7: List Certain Payments or Transfers  Within 1 year before you filed for bankruptcy consulted about seeking bankruptcy or prep	v, did you or anyone else acting on your behalf pay o aring a bankruptcy petition?	r transfer any propert	y to anyone you				
	Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Law Office of Thomas W. Drexler 221 N La Salle St Ste 1600 Chicago, IL 60601-1431	\$565	February 2016	\$565.00				
17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you I  No Yes. Fill in the details.		r transfer any propert	y to anyone who				
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include

Case 16-04822 Doc 1 Filed 02/16/16 Entered 02/16/16 12:06:06 Desc Main Page 43 of 52 Case number (if known) Document Debtor 1 Thompson, Nina P gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was property transferred payments received or debts Address made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a **beneficiary?** (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance before Address (Number, Street, City, State and ZIP account number instrument closed, sold, closing or transfer Code) moved, or transferred Homewood Flossmoor Credit XXXX-**July 2015** \$0.00 Checking Union □ Savings ■ Money Market □ Brokerage □ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No ☐ Yes. Fill in the details. Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State have it? and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy ☐ Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still to it? have it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

■ No □ Yes

 $\square$  Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP Code)

Describe the property

Value

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Debtor 1 Thompson, Nina P.

Part 10:	Give Details About Environmental Information
----------	--

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations

	con	troiling the cleanup of these substances,	wastes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
		ardous material means anything an envinerial, pollutant, contaminant, or similar to		raste, ha	azardous substance, toxic su	bstance, hazardous			
Rep	ort a	Il notices, releases, and proceedings that	t you know about, regardless of when t	ney occ	urred.				
24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
		No							
		Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	_	vironmental law, if you ow it	Date of notice			
25.	Hav	e you notified any governmental unit of a	any release of hazardous material?						
		Ma							
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	_	vironmental law, if you ow it	Date of notice			
26	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
_0.	_	e you been a party in any judicial of dam	minorative proceeding under any criving	,,,,,,,	a law . Include settlements a	ia oracis.			
		No Yes. Fill in the details.							
	Case Title		Court or agency	Nature	of the case	Status of the			
		se Number	Name Address (Number, Street, City, State and ZIP Code)	Nature	or the sase	case			
Pai	rt 11:	Give Details About Your Business or C	Connections to Any Business						
				of the f	allowing connections to any	husinoss?			
21.	VVILI	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?   A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
		_							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	_	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	_	No. None of the above applies. Go to Part 12.							
		Yes. Check all that apply above and fill							
	Ad	siness Name dress	Describe the nature of the business		Employer Identification number Do not include Social Security number or ITII				
	(Nui	mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Da	ates business existed				

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	information to identify your case:		Check or	ne hox only as d	irected in this form and	d in Form
Debtor 1	Nina P. Thompson		122A-1S			
Debtor 2				'h	mention of above	
(Spouse, if fili	ing)			·	umption of abuse	
United Sta	Northern District of Division	f Illinois, Eastern		applies will be m	o determine if a presui nade under <i>Chapter 7 I</i> cial Form 122A-2).	•
Case num	ber				does not apply now beout it could apply later.	cause of qualified
			Cr	eck if this is a	n amended filing	
Officia	l Form 122A - 1					
Chapt	er 7 Statement of Your Cur	rent Month	ly Incom	е		12/15
a separate s number (if k military serv	elete and accurate as possible. If two married people a sheet to this form. Include the line number to which the known). If you believe that you are exempted from a privice, complete and file Statement of Exemption from the Calculate Your Current Monthly Income	e additional information esumption of abuse be Presumption of Abuse	on applies. On the ecause you do no	top of any addit	ional pages, write your consumer debts or because	name and case ause of qualifying
	t is your marital and filing status? Check one on	y.				
	ot married. Fill out Column A, lines 2-11.					
	arried and your spouse is filing with you. Fill ou		•			
	arried and your spouse is NOT filing with you.	, ,		15.11		
	Living in the same household and are not legal					
	Living separately or are legally separated. Fill of penalty of perjury that you and your spouse are leg apart for reasons that do not include evading the M	ally separated under r	nonbankruptcy la	w that applies or		
101(10A 6 months	e average monthly income that you received from all ). For example, if you are filing on September 15, the 6-m s, add the income for all 6 months and divide the total by 6 same rental property, put the income from that property in	onth period would be M 6. Fill in the result. Do no	arch 1 through Aug ot include any inco	ust 31. If the amo me amount more t	unt of your monthly incom han once. For example, it	ne varied during the
			Colui Debt		Column B Debtor 2 or non-filing spouse	
	gross wages, salary, tips, bonuses, overtime, a bil deductions).	nd commissions (b	efore all	2,861.86	\$	
	ony and maintenance payments. Do not include mn B is filled in.	payments from a spo	use if \$	0.00	\$	
of yo from room	mounts from any source which are regularly pain ou or your dependents, including child support. an unmarried partner, members of your household, a mates. Include regular contributions from a spouse of include payments you listed on line 3	Include regular contr	ibutions	0.00	\$	
5. <b>Net i</b>	ncome from operating a business, profession, o		_	_		
		Debtor 1	I			
	s receipts (before all deductions)	\$ 0.00				
	nary and necessary operating expenses	-\$ <u>0.00</u>	py here -> \$	0.00	¢	
	nonthly income from a business, profession, or farr	ո \$ <u>0.00</u> Co	py nere -> \$	0.00	\$	
6. <b>Net i</b>	ncome from rental and other real property	Debtor 1	I			
Gros	s receipts (before all deductions)	\$ 0.00				
	nary and necessary operating expenses	-\$ 0.00				
	nonthly income from rental or other real property	\$ 0.00 Co	py here -> \$	0.00	\$	
7. Inter	est, dividends, and royalties		\$	0.00	\$	

Official Form 122A-1

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Thompson, Nina P. Case number (if known)

				Column A Debtor 1		Column B Debtor 2 or non-filing sp	oouse	'
8.	Unemployment compensation			\$	0.00	\$		
	Do not enter the amount if you contend that the amount re Social Security Act. Instead, list it here:	eceived was a benefit u	under the					
	For you \$ For your spouse \$	0	.00					
	For your spouse \$							
9.	<b>Pension or retirement income.</b> Do not include any amounder the Social Security Act.	ount received that was	a benefit	\$	0.00	\$		
10.	<b>Income from all other sources not listed above.</b> Specify the source and amoun not include any benefits received under the Social Security Act or payments received a victim of a war crime, a crime against humanity, or international or domestic terrorill for necessary, list other sources on a separate page and put the total below.			\$	0.00	¢		
	•			φ		Ψ		
	<del></del>			<b>\$</b>	0.00	\$		
	Total amounts from separate pages, if any.		+	\$	0.00	\$		
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the tot		\$	2,861.86	+		Total cur	,861.86
Part	2: Determine Whether the Means Test Applies to	You					income	
12.	Calculate your current monthly income for the year.	Follow these steps:						
	12a. Copy your total current monthly income from line 1	1		Сору	line 11 h	ere=>	\$2	,861.86
	Multiply by 12 (the number of months in a year)						<b>x</b> 12	
	12b. The result is your annual income for this part of the	form				12b.	\$34	,342.32
13.	Calculate the median family income that applies to y	ou. Follow these steps	s:					
	Fill in the state in which you live.	IL						
	Fill in the number of people in your household.	3						
	Fill in the median family income for your state and size of household.  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clebs office.							
14.	How do the lines compare?							
	14a. Line 12b is less than or equal to line 13. Or Go to Part 3.	n the top of page 1, ch	neck box	1T,here is no p	presumptio	n of abuse.		
	14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2	The presu	umption of ab	use is dete	ermined by Fori	m 122A-2.	
Part	3: Sign Below							
	By signing here, I declare under penalty of perjury th	nat the information on t	his staten	nent and in ar	ny attachm	ents is true and	d correct.	
	<b>X</b>							
	Nina P. Thompson Signature of Debtor 1							
	Date February 16, 2016  MM / DD / YYYY							
	If you checked line 14a, do NOT fill out or file Form	n 122A-2						
	If you checked line 14b, fill out Form 122A-2 and fi							

Debtor 1

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation		
\$245	filing fee		
\$75	administrative fee		
+ \$15	trustee surcharge		
\$335	total fee		

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
·	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-04822 Doc 1 Filed 02/16/16 Entered 02/16/16 12:06:06 Desc Main Document Page 52 of 52

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois, Eastern Division

In re	Thompson, Nina P.		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR D	EBTOR	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 ompensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy	, or agreed to be paid	to me, for services re	
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have received		\$	565.00	
	Balance Due		\$	635.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>I</b>	I have not agreed to share the above-disclosed competirm.	ensation with any other person	unless they are men	nbers and associates of	f my law
[	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name				aw firm. A
5. I	n return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	ts of the bankruptcy	case, including:	
b c	<ul> <li>Analysis of the debtor's financial situation, and rende</li> <li>Preparation and filing of any petition, schedules, state</li> <li>Representation of the debtor at the meeting of credito</li> <li>[Other provisions as needed]</li> </ul>	ement of affairs and plan which	n may be required;	-	ruptcy;
6. E	By agreement with the debtor(s), the above-disclosed fee	e does not include the following	g service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	y agreement or arrangement for	r payment to me for	representation of the d	ebtor(s) in
Fe	ebruary 16, 2016				
Date		Thomas Drexler Signature of Attorne Law Office of Tho			
		221 N La Salle St Chicago, IL 60601			
		td@drexlaw.com  Name of law firm			_